

Information to identify the case:

Debtor 1	<u>John C. Churby</u>	Social Security number or ITIN	xxx-xx-6285
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon M. Churby</u>	Social Security number or ITIN	xxx-xx-7915
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22967-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John C. Churby

Sharon M. Churby

8/23/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John C. Churby
Sharon M. Churby
Debtors

Case No. 17-22967-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 23, 2022

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John C. Churby, Sharon M. Churby, 7 Mountainside Way, Smithfield, PA 15478-1204
cr	+ Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
sp	+ Cynthia A. Howell, Robert Peirce & Associates, 707 Grant St., Suite 125, Pittsburgh, PA 15219-1909
14663601	+ Allied Interstate, P.O. Box 361447, Columbus, OH 43236-1447
14663600	Allied Interstate, P.O. Box 1954, Southgate, MI 48195-0954
14663605	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14663613	++++ CENTRAL CREDIT SERVICES, INC., 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Services, Inc., 20 Corporate Hills Drive, Saint Charles, MO 63301-3749
14663615	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240
14676337	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14663619	Ditech Financial, LLC, Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154
14663620	Encore Receivable Management, Inc., 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
14663624	Genpact Services, P.O. Box 1969, Southgate, MI 48195-0969
14663629	J.B. Robinson Jewelers, Attn: Bankruptcy, P.O. Box 1799, Akron, OH 44309-1799
14663631	+ JH Portfolio Debt Equities, 5230 Las Bergenes Road--Suite 265, Calabasas, CA 91302-3448
14663630	+ Jaffe & Asher, 2041 Springwood Road, York, PA 17403-4836
14663640	+ Tri-State Dermatology, 2160 Springhill Furnace Road, Smithfield, PA 15478-1428
14663641	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 24 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 24 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2022 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM		

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		Aug 24 2022 03:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AIS.COM		
		Aug 24 2022 03:38:00	Capital One Bank (USA) N.A. Cabela's Club Visa by, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	+ EDI: BASSASSOC.COM		
		Aug 24 2022 03:38:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr	+ EDI: AISACG.COM		
		Aug 24 2022 03:38:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com		
		Aug 23 2022 23:38:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14663604	EDI: CINGMIDLAND.COM		
		Aug 24 2022 03:38:00	AT&T Mobility, P.O. Box 10330, Fort Wayne, IN 46851-0330
14663602	EDI: GMACFS.COM		
		Aug 24 2022 03:38:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
14663603	EDI: RMSC.COM		
		Aug 24 2022 03:38:00	Amazon.com/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14663606	+ EDI: CITICORP.COM		
		Aug 24 2022 03:38:00	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
14663608	EDI: CAPITALONE.COM		
		Aug 24 2022 03:38:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14722200	+ EDI: AIS.COM		
		Aug 24 2022 03:38:00	CAPITAL ONE BANK (USA), N.A., Cabela's Club Visa by American Infosourc, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
14663607	EDI: CAPITALONE.COM		
		Aug 24 2022 03:38:00	Cabela's Club Visa/World's Foremost Bank, P.O. Box 82608, Lincoln, NE 68501-2608
14663609	EDI: CAPITALONE.COM		
		Aug 24 2022 03:38:00	Capital One Retail Services/Polaris, P.O. Box 30257, Salt Lake City, UT 84130-0257
14663610	EDI: CAPITALONE.COM		
		Aug 24 2022 03:38:00	Capital One Retail Services/Yamaha, P.O. Box 30257, Salt Lake City, UT 84130-0257
14690748	+ Email/Text: bankruptcy@flagshipcredit.com		
		Aug 23 2022 23:38:00	CarFinance Capital, P.O. Box 3807, Coppell, Texas 75019-5877
14663611	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Aug 23 2022 23:44:56	Carson Smithfield, P.O. Box 9216, Old Bethpage, NY 11804-9016
14663612	+ Email/Text: bankruptcy@cavps.com		
		Aug 23 2022 23:38:00	Cavalry Portfolio Services, P.O. Box 520, Valhalla, NY 10595-0520
14734247	+ EDI: BASSASSOC.COM		
		Aug 24 2022 03:38:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14707400	+ Email/Text: bankruptcy@cavps.com		
		Aug 23 2022 23:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14663614	Email/PDF: creditonebknotifications@resurgent.com		
		Aug 23 2022 23:44:51	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14663616	Email/PDF: DellBKNotifications@resurgent.com		
		Aug 23 2022 23:45:02	Dell Financial Services, Billing Inquiry Department, P.O. Box 81577, Austin, TX 78708-1577
14663617	EDI: WFNNB.COM		
		Aug 24 2022 03:38:00	DentalFirst Financing/Comenity Bank, P.O. Box 183043, Columbus, OH 43218-3043
14663618	EDI: DISCOVER.COM		
		Aug 24 2022 03:38:00	Discover, P.O. Box 30421, 5, Salt Lake City, UT

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14666143	EDI: DISCOVER.COM	Aug 24 2022 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14663621	+ Email/Text: bknotice@ercbpo.com	Aug 23 2022 23:38:00	Enhanced Recovery, P.O. Box 23870, Jacksonville, FL 32241-3870
14663622	+ Email/Text: bankruptcy@flagshipcredit.com	Aug 23 2022 23:38:00	Flagship Credit Acceptance, P.O. Box 2070, Coppell, TX 75019-8001
14663623	+ Email/Text: bankruptcy@flagshipcredit.com	Aug 23 2022 23:38:00	Flagship Credit Acceptance, P.O. Box 1419, Chadds Ford, PA 19317-0688
14663625	+ Email/Text: bankruptcy@affglo.com	Aug 23 2022 23:38:00	Global Credit & Collection Corp., 5440 North Cumberland Avenue--Suite 300, Chicago, IL 60656-1486
14663627	EDI: WFNNB.COM	Aug 24 2022 03:38:00	HSN/Comenity Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
14663626	EDI: RMSC.COM	Aug 24 2022 03:38:00	Home Design/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
14663628	EDI: RMSC.COM	Aug 24 2022 03:38:00	J C Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14663633	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 23 2022 23:45:03	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
14712005	Email/PDF: resurgentbknotifications@resurgent.com	Aug 23 2022 23:44:52	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14709634	Email/PDF: resurgentbknotifications@resurgent.com	Aug 23 2022 23:44:52	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14663632	EDI: RMSC.COM	Aug 24 2022 03:38:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14707956	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 23 2022 23:44:50	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14721689	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2022 23:38:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14663634	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 23 2022 23:44:51	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14663635	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 23 2022 23:38:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
15183855	Email/Text: mtgbk@shellpointmtg.com	Aug 23 2022 23:38:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14663637	EDI: PRA.COM	Aug 24 2022 03:38:00	Portfolio Recovery, 120 Corporate Boulevard--Suite 1, Norfolk, VA 23502
14702920	EDI: PRA.COM	Aug 24 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14664047	+ EDI: RECOVERYCORP.COM	Aug 24 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14713044	EDI: Q3G.COM	Aug 24 2022 03:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14663638	EDI: RMSC.COM	Aug 24 2022 03:38:00	Rural King/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061,

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14663639	EDI: AISSPRINT	Aug 24 2022 03:38:00	Orlando, FL 32896-5061 Sprint, P.O. Box 8077, London, KY 40742
14697697	EDI: AIS.COM	Aug 24 2022 03:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14663642	+ EDI: VERIZONCOMB.COM	Aug 24 2022 03:38:00	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14663643	EDI: RMSC.COM	Aug 24 2022 03:38:00	Walmart/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		Ditech Financial LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14669387	*	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14708874	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14663636	##+	North Shore Agency, Inc., 270 Spagnoli Road--Suite 110, Melville, NY 11747-3515

TOTAL: 3 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage LLC cwohrlab@raslg.com

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Daniel R. White

on behalf of Joint Debtor Sharon M. Churby lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Daniel R. White

on behalf of Spec. Counsel Cynthia A. Howell lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Daniel R. White

on behalf of Debtor John C. Churby lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10